

Fig. 2 Service WAP 26 Provider Browser 12 14 15 20 WALLET Dynamic template 31 Provision Tickets Receipts 24 22 Phonebook (IrDA, ◀ SMS, BT, RF) \ 25

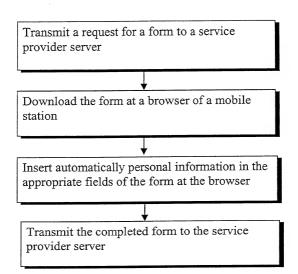


Fig. 3

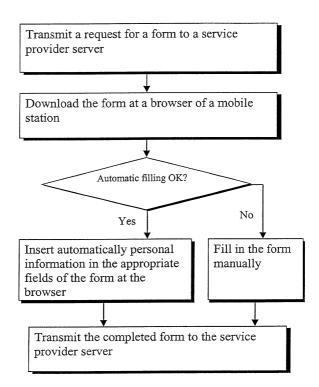


Fig. 4

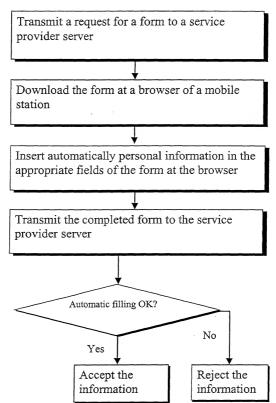


Fig. 5

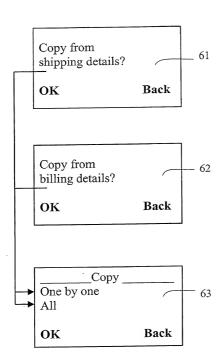


Fig. 6